Case 05-13277 Doc 1 Filed 04/07/05 Entered 04/07/05 20:46:48 Desc Main (Official Form 1) (12/03) Document Page 1 of 6

FORM B1 **United States Bankruptcy Court Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Brown, Paul G. Brown, Sylvia All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): AKA Sylvia Crowe-Brown Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): (if more than one, state all): xxx-xx-1006 xxx-xx-9680 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 629 Sundance Drive 629 Sundance Drive Bolingbrook, IL 60440 Bolingbrook, IL 60440 County of Residence or of the County of Residence or of the Will Will Principal Place of Business: Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) **Venue** (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. **Type of Debtor** (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which Individual(s) ☐ Railroad the Petition is Filed (Check one box) ☐ Stockbroker ☐ Chapter 11 ☐ Corporation ☐ Chapter 7 Chapter 13 ☐ Commodity Broker ☐ Chapter 12 ☐ Partnership Chapter 9 ☐ Other_ ☐ Clearing Bank ☐ Sec. 304 - Case ancillary to foreign proceeding Nature of Debts (Check one box) Filing Fee (Check one box) Consumer/Non-Business ☐ Business Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to individuals only.) **Chapter 11 Small Business** (Check all boxes that apply) Must attach signed application for the court's consideration ☐ Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) Statistical/Administrative Information (Estimates only) THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 1000-over 1-15 16-49 100-199 200-999 50-99 П П П Estimated Assets \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to More than \$50,000 \$100,000 \$1 million \$10 million \$50 million \$100 million \$100 million \$500,000 П П П П П П П Estimated Debts \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to \$50.001 to \$100,001 to More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million П П П П

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Voluntary Petition Document	NamageD2bof(6:	FORM B1, Page 2			
(This page must be completed and filed in every case)	Brown, Paul G.				
	Brown, Sylvia				
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)					
Location	Case Number:	Date Filed:			
Where Filed: - None -					
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:			
- None -					
District:	Relationship:	Judge:			
Sign	atures				
Signature(s) of Debtor(s) (Individual/Joint)	1	hibit A			
I declare under penalty of perjury that the information provided in this	(To be completed if debtor is required to file periodic reports (e.g., forms				
petition is true and correct.	10K and 10Q) with the Securities and Exchange Commission pursuant to				
[If petitioner is an individual whose debts are primarily consumer debts	Section 13 or 15(d) of the Securities	Exchange Act of 1934 and is			
and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	requesting relief under chapter 11)	a a most of this motition			
the relief available under each such chapter, and choose to proceed under	☐ Exhibit A is attached and mad				
chapter 7.		hibit B			
I request relief in accordance with the chapter of title 11, United States	(10 de completed il whose debts are pri	debtor is an individual marily consumer debts)			
Code, specified in this petition.	I, the attorney for the petitioner nam	ed in the foregoing petition, declare			
X /s/ Paul G. Brown	that I have informed the petitioner th	at [he or she] may proceed under			
Signature of Debtor Paul G. Brown	chapter 7, 11, 12, or 13 of title 11, U explained the relief available under				
	_	_			
X /s/ Sylvia Brown	X /s/ Vikram R. Barad ARD				
Signature of Joint Debtor Sylvia Brown	Signature of Attorney for Debtor(s) Vikram R. Barad ARDC No.: 6277076				
		hibit C			
Telephone Number (If not represented by attorney)	Does the debtor own or have posses	sion of any property that poses			
April 7, 2005	a threat of imminent and identifiable	harm to public health or			
Date	safety? ———————————————————————————————————				
Signature of Attorney	■ No	and made a part of this petition.			
X /s/ Vikram R. Barad ARDC No.: 6277076					
Signature of Attorney for Debtor(s)	_	torney Petition Preparer			
Vikram R. Barad ARDC No.: 6277076	I L certify that Lam a bankruptcy petition preparer as defined in 11 U.S.C.				
Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of the				
Lorraine Greenberg & Associates LLC					
Firm Name	Printed Name of Bankruptcy Pe	tition Prenarer			
20 East Jackson Boulevard	Timed rame of Bunkrupey re	adon Freparer			
Suite 800	Social Security Number (Require	11 11 II C C 8 110(-))			
Chicago, Illinois, 60604 Address	Social Security Number (Requir	ed by 11 U.S.C.§ 110(c).)			
Email: Igreenberg@greenberglaw.net					
(312) 408-0007 Fax: (312) 427-8543 Telephone Number					
•	Address				
April 7, 2005	Names and Social Security num	bers of all other individuals who			
Date	prepared or assisted in preparing	g this document:			
Signature of Debtor (Corporation/Partnership)					
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this					
petition on behalf of the debtor.					
The debtor requests relief in accordance with the chapter of title 11,		d this document, attach additional			
United States Code, specified in this petition.	sheets conforming to the approp	oriate official form for each person.			
X	X				
X	Signature of Bankruptcy Petitio	n Preparer			
5					
Printed Name of Authorized Individual	Date				
	A bendenstand die	. follows to consults a 24 of			
Title of Authorized Individual	A bankruptcy petition preparer's provisions of title 11 and the Fe	deral Rules of Rankruptcy			
The of Figure 1101710001	Procedure may result in fines or	imprisonment or both. 11			
Date	U.S.C. § 110; 18 U.S.C. § 156.	-			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

Ī	the debtor.	affirm	that I	have rea	d this	notice
ı,	, mic acolor,	ammi	mat 1	mave rea	u uns	monce.

/s/ Paul G. Brown	/s/ Sylvia Brown	April 7, 2005		
Debtor's Signature	Joint Debtor's Signature	Date	Case Number	

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United States Bankruptcy Court Northern District of Illinois

In re	Paul G. Brown Sylvia Brown		Case No.	
		Debtor(s)	Chapter 13	
	V	VERIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	11
	The above-named Debtor((our) knowledge.	(s) hereby verifies that the list of credit	ors is true and correc	t to the best of my
Date:	April 7, 2005	/s/ Paul G. Brown		
		Paul G. Brown		
		Signature of Debtor		
Date:	April 7, 2005	/s/ Sylvia Brown		
		Sylvia Brown		
		Signature of Debtor		

American Express Bankruptcy Dept. P.O. Box 7856 Ft. Lauderdale, FL 33329

Bank One P.O. Box 1245 Milwaukee, WI 53201

Chase P.O. Box 15919 Wilmington, DE 19850-5919

Ford Motor Credit P.O. Box 219825 Kansas, MO 64121-9825

GE Capital 15 EarHart Williamsville, NY 14221

Household Finance P.O. Box 4153 Carol Stream, IL 60197

JC Penney P.O. Box 96001 El Paso, FL 32896-0001

Menard P.O. Box 15521 Wilmington, DE 19850-5521

Providan National Bank c/o National Account Systems, Inc. P.O. Box 3678 Fayetteville, AR 72702

Target c/o Retailers National Bank P.O. Box 59228 Minneapolis, MN 55459-0228 Universal Mortgage 225 W34th STreet Suite 1109 New York, NY 10122